

STATE OF MISSISSIPPI
DEPARTMENT OF FINANCE AND ADMINISTRATION
OFFICE OF INSURANCE
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STATE AND SCHOOL
EMPLOYEES'

Life AND Health
PLAN

Know Your Benefits

Trying to lose weight and improve your health?

ActiveHealth's Weight Management Enhancement Program can provide you with the support you need. This program is available at no cost to Plan participants with a Body Mass Index (BMI) of at least 40. If you qualify, a Health Coach will work with you one-on-one to develop an individualized weight loss plan. This plan will take into account your personal barriers and your personal goals to help ensure you are successful on your weight loss journey. Don't know your BMI? For help and more information, call ActiveHealth at 1-866-939-4721, option 2, option 7.



Scan this code with your smartphone or go to
<http://knowyourbenefits.dfa.state.ms.us>

New Life Insurance Beneficiary Management Option

We are excited to announce that soon you will be able to review, confirm and/or make changes to your life insurance beneficiary designations online! This secure and confidential option will protect the privacy of your designations while ensuring your beneficiary information is available when you need it – 24/7. Designating a beneficiary is important since it lets you determine who will receive your policy benefits.

ACTIVE EMPLOYEES: If you are an active employee currently participating in the State and School Employees' Life Insurance Plan, you will be receiving information in the next few weeks from Minnesota Life, the Plan's carrier, explaining this convenient new option. In the letter you receive, you will find instructions on how to access your life insurance portal, and how to make beneficiary designation changes. To help ensure that your life insurance proceeds will be paid according to your wishes, you will be asked to make your new designation(s) online. After this information has been entered, you will receive a confirmation statement in the mail for your records, reflecting your designation(s), and any applicable benefit percentages. Once your new designations have been entered, any previous designations will no longer

be valid. It will be important for you to follow the instructions and set up your beneficiary designations online. Please note that if you do not submit the new beneficiary designations, your life insurance proceeds will be paid according to the defaults described in the policy, which may not necessarily be according to your wishes. Of course, if you do not have access to the internet, you can request a paper form from Minnesota Life in order to make your designation.

RETIREES: If you are a retiree participating in the State and School Employees' Life Insurance Plan, you will likewise be receiving information from Minnesota Life explaining this new option. During the month of June, you will receive a letter indicating your current beneficiary designations on file, and explaining how you can access your life insurance portal to make any desired beneficiary changes. In addition to the electronic access, you will also be able to make changes using the paper beneficiary form.

We are sure you will enjoy the immediate access, security and convenience of being able to manage your beneficiary information online! If you have any questions about this new option, please contact Minnesota Life toll free at **877-348-9217**.

myBlue Website

Need a copy of an Explanation of Benefits? Want to know how much of your deductible has been met? Want to verify if your dependents are covered under the Plan? Now it's just a click away! **myBlue** is a secure and personalized site for you to access your healthcare claims and benefit information provided under the Plan.

The **myBlue** website offers online access to Explanation of Benefits (EOBs) and enhanced benefit information. In addition, you are able to order a replacement identification (ID) card, and update your telephone number or email address. Online EOBs will be available the day following the processing of a claim and **myBlue** will include information on all claims processed in the last 15 months. If you prefer, you can “go green” by selecting the option to discontinue receiving hardcopy EOBs in the future.

Register today! It's quick, easy, and secure. Once you have registered, you will have access to the health benefit information you want, when you want it. All you need to get started is access to the internet, an e-mail address and your ID card. To register and begin using **myBlue**: Simply follow the link “On-Line Medical Explanation of Benefits” found on the Plan's Know Your Benefits home page (<http://knowyourbenefits.dfa.state.ms.us>). Create your login ID and password by clicking on the “Register” button. Enter all required information and answer the security questions. Access your e-mail account to get your temporary password. Re-enter **myBlue** to review your benefits and claims activity.

An overview of the **myBlue** website is available by clicking on the “View **myBlue**” button.

Prevention is Priceless

Preventing disease is priceless. Fortunately for you as a Plan participant, you don't have to pay a dime to get on the path to prevention. Benefits are provided at 100% of the allowable charge for up to two annual wellness/preventive office visits and for certain diagnostic tests based on your age and gender. Remember, in-state participants must use an AHS State Network provider. To find a list of covered adult wellness/preventive services, go to <http://knowyourbenefits.dfa.state.ms.us>.

So make an appointment today to see your participating provider for your annual wellness/preventive exam. You'll be able to find out important information

about your health, such as cholesterol levels, blood pressure and weight. And, if you're at risk for disease, your doctor will be able to help you take steps to prevent it. It's also a great idea to complete your **HealthQuotient**® after your visit, so that you can include up-to-date information to get the most accurate picture of your health status. You can find a link to the **HealthQuotient**® on the Know Your Benefits home page.

Get on the path to prevention today! If you have questions about this coverage, please contact Blue Cross & Blue Shield of Mississippi at **1-800-709-7881**.

Introducing Catalyst Mail!

Catalyst Mail, formerly known as Immediate Pharmaceutical Services, Inc. (IPS), is the Plan's new and enhanced pharmacy mail service program. This convenient, quality-focused, and easy-to-use prescription mail service benefit is designed to ensure that you receive your mail service medications quickly and accurately. If you recently received medications through IPS and have one or more refills remaining, in most cases there is no need to obtain a new prescription to start using Catalyst Mail. To update your payment information and/or if you have any questions regarding the Plan's new pharmacy mail service, call Catalyst Mail at 1-866-757-7839 (Option 1).



Planning for Retirement

*Are you thinking about retirement – and what this life event might mean to you? What are you going to do when you retire? Are you going to play golf, travel, work in your garden, or just take it easy? There are a lot of things to think about **before** you retire. Two important things to think about are your health insurance and your life insurance.*

- Q:** *Should I keep this Plan or get an individual health insurance policy?*
A: If you are trying to decide whether to keep coverage under the Plan or apply for an individual policy, be sure that you compare the benefits and not just the costs for each.
- Q:** *How much life insurance can I have as a retiree?*
A: Service retirees can choose \$5,000, \$10,000, or \$20,000 in life insurance coverage under the Plan. Retirees under age 70 may also apply to port additional life insurance coverage directly through Minnesota Life.
- Q:** *Are health insurance benefits for retirees the same as for active employees?*
A: If you are under age 65 (and not eligible for Medicare) when you retire, your benefits will remain the same as those available to active employees. If you are age 65 or older, or on Medicare due to disability when you retire, Medicare will become your primary coverage and the Plan will be your secondary coverage. The Plan does not provide benefits for prescription drugs for Medicare eligible retirees. Because the Plan becomes secondary for retirees age 65 or older whether or not you actually have Medicare, it is important to remember to enroll in Medicare Parts A, B, and D when you become eligible in order to ensure you have primary coverage.

Be sure to complete the following checklist to enroll for retiree health insurance and life insurance benefits:

- ✓ Complete a health insurance *Application for Coverage form and a life insurance Enrollment/Change Request Form at least 31 days in advance of your retirement date.*
- ✓ Prepare a check for your 1st month's premium (health and life) made payable to the **State/School Insurance Fund**. If you submit your application later than 31 days prior to retirement, submit 2 months' premium.
- ✓ Make a copy of your final Estimate of Benefits from the Public Employees' Retirement System (PERS).
- ✓ Make a copy of your PERS disability approval letter (if applicable).

These documents should be submitted to your Human Resources office at least 31 days prior to the retirement date avoid a potential lapse in coverage.